
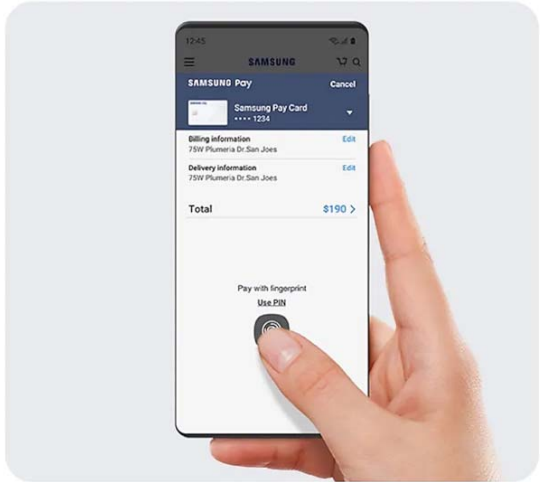

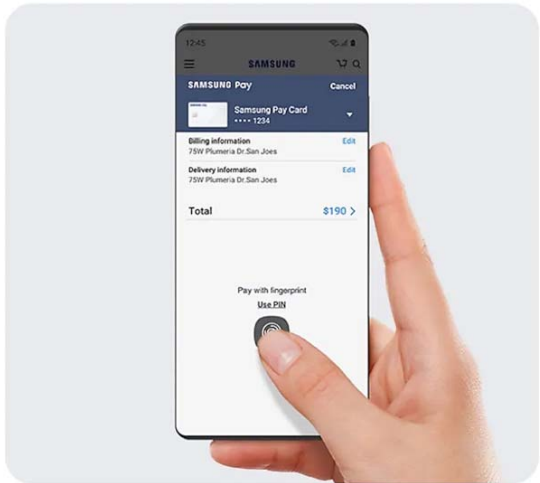

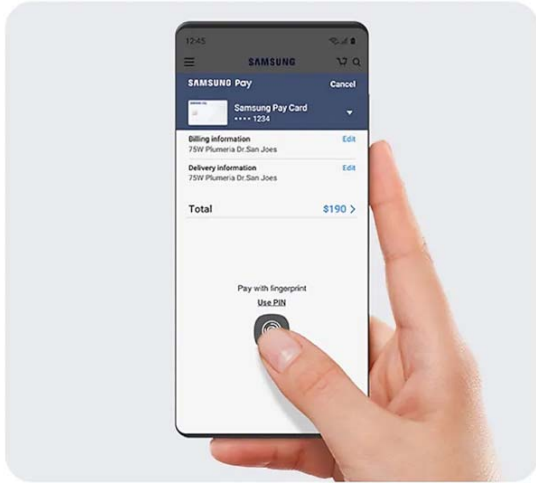

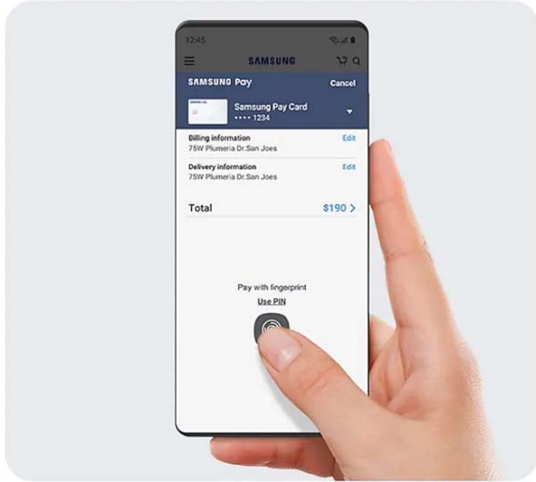




Exhibit H


U.S. Patent 10,810,579



| Claim No. | Claim Language | Samsung Pay-enabled computing device |
|------------------|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19 [Preamble] | An electronic device comprising | <p data-bbox="531 207 1377 240">A Samsung Pay-enabled computing device is an electronic device.</p> <div data-bbox="888 272 1203 695">  </div> <div data-bbox="1297 256 1833 735">  </div> <p data-bbox="531 743 1969 846"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022). <i>See also</i> Lexy Savvides, Samsung Pay: Everything you need to know (FAQ), CNET (July 21, 2021 3:00 a.m. PT), https://www.cnet.com/how-to/samsung-pay-everything-you-need-to-know-faq-mobile-wallet/.</p> |
| 19a | at least one processor; | <p data-bbox="531 850 1352 883">A Samsung Pay-enabled computing device includes a processor.</p> <div data-bbox="888 915 1203 1338">  </div> <div data-bbox="1297 899 1833 1378">  </div> <p data-bbox="531 1386 1772 1419"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p> |


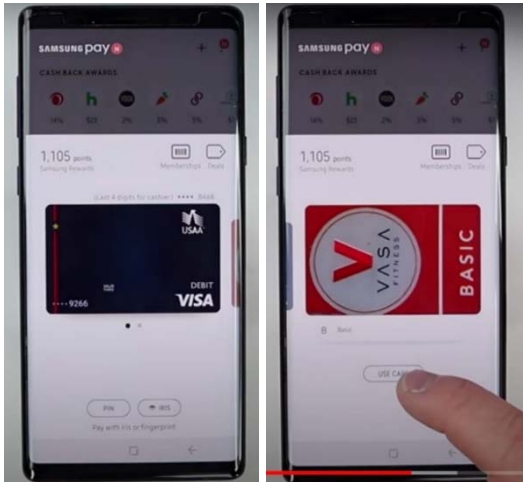
| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| 19b | a memory coupled to the at least one processor; | <p data-bbox="531 139 1806 172">A Samsung Pay-enabled computing device includes a memory coupled to the at least one processor.</p> <div data-bbox="888 204 1203 626">  </div> <div data-bbox="1297 188 1829 667">  </div> <p data-bbox="531 675 1770 708"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p> |
| 19c | a display operable to present a visual user-interface comprising device inputs; | <p data-bbox="531 708 1854 781">A Samsung Pay-enabled computing device includes a display operable to present a visual user-interface comprising device inputs.</p> <div data-bbox="888 813 1203 1235">  </div> <div data-bbox="1297 797 1829 1276">  </div> <p data-bbox="531 1284 1969 1422"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022). <i>See also What to do when the touchscreen of Galaxy Device responds slowly or improperly?</i>, Samsung (Sept. 22, 2020), https://www.samsung.com/ph/support/mobile-devices/what-to-do-when-the-touchscreen-of-galaxy-device-responds-slowly-or-improperly/.</p> |

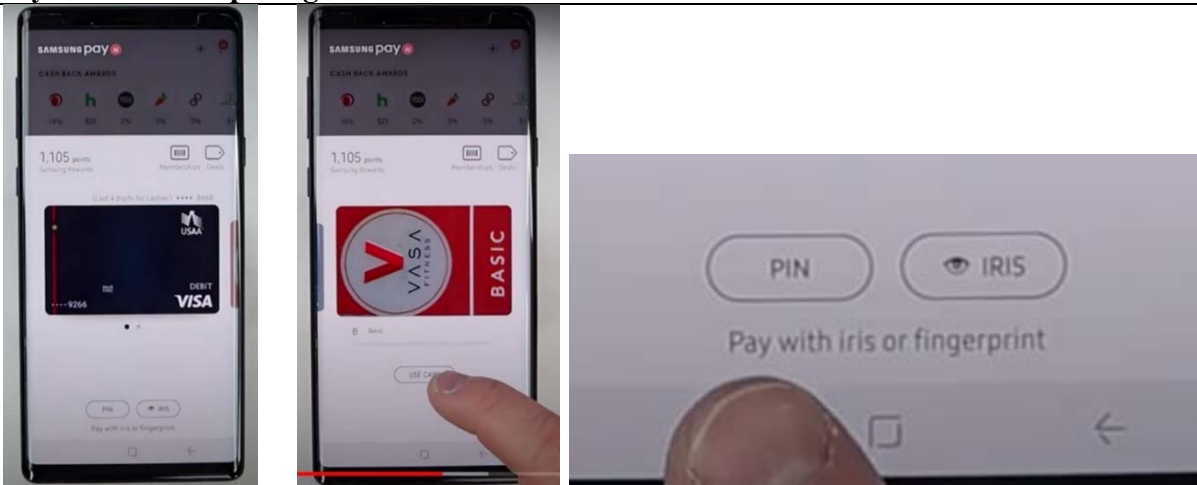
| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| 19d | display output; | <p>A Samsung Pay-enabled computing device includes a display output.</p> <div data-bbox="884 203 1199 626" data-label="Image"> </div> <div data-bbox="1289 186 1829 667" data-label="Image"> </div> <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022). <i>See also Adjust your Galaxy phone's display settings</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00079034/ (last visited Apr. 20, 2022).</p> |
| 19e | a device input; | <div data-bbox="884 846 1199 1269" data-label="Image"> </div> <div data-bbox="1289 829 1829 1310" data-label="Image"> </div> <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022). <i>See also What to do when the touchscreen of Galaxy Device responds slowly or improperly?</i>, Samsung (Sept. 22, 2020), https://www.samsung.com/ph/support/mobile-devices/what-to-do-when-the-touchscreen-of-galaxy-device-responds-slowly-or-improperly/.</p> |

| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| 19f | an NFC interface operable to receive a transaction request when in proximity to an NFC recipient; | <p data-bbox="531 139 1940 207">A Samsung Pay-enabled computing device includes an NFC interface operable to receive a transaction request when in proximity to an NFC recipient.</p>  <p data-bbox="531 917 1770 954"><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p> <p data-bbox="814 963 1167 992">Make a payment using the app</p> <p data-bbox="814 1037 1293 1094">With Samsung Pay, you can purchase things without digging through your wallet.</p> <p data-bbox="814 1122 1316 1300">When you're ready to pay, open Samsung Pay on your phone. Tap Pay, and select your preferred card. Tap PIN or IRIS, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.</p> <p data-bbox="814 1325 1308 1411">Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.</p>  <p data-bbox="531 1414 1677 1484"><i>Make an in-store payment with Samsung Pay</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00045102/ (last visited Apr. 20, 2022).</p> |

| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| | | <p>If you're always using Samsung Pay to make purchases, you should make it your default payment service. That way, when you're in a store and place your phone on the register's PIN pad, Samsung Pay will be brought up automatically.</p> <p><i>Make Samsung Pay your default payment service</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00043898/ (last visited May 6, 2022).</p> |
| 19g | wherein the processor is operable to execute a program to implement a method comprising: | <p>A Samsung Pay-enabled computing device includes a processor that is operable to execute a program to implement the claimed method, as detailed below.</p> <p>See limitation 19a.</p> |
| 19h | accepting a priming action of the electronic device by an identified device user, from the device input; | <p>A Samsung Pay-enabled computing device accepts a priming action of the electronic device by an identified device user, from the device input.</p> <p>Make a payment using the app</p> <p>With Samsung Pay, you can purchase things without digging through your wallet.</p> <p>When you're ready to pay, open Samsung Pay on your phone. Tap Pay, and select your preferred card. Tap PIN or IRIS, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.</p> <p>Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.</p> <p><i>Make an in-store payment with Samsung Pay</i>, Samsung, https://www.samsung.com/us/support/answer/ANS00045102/ (last visited Apr. 20, 2022).</p>  |

| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| | |  <p>User authentication</p> <p>Every transaction is authenticated by your fingerprint, PIN or facial recognition. If your phone is lost or stolen, you can remotely lock or erase your Samsung Pay account with Find My Mobile.*</p> <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p> |
| 19i | enabling the electronic device for imminent performance of a payment operation responsive to the priming action of a valid user; | <p>A Samsung Pay-enabled computing device enables the electronic device for imminent performance of a payment operation responsive to the priming action of a valid user.</p> <p>Make a payment using the app</p> <p>With Samsung Pay, you can purchase things without digging through your wallet.</p> <p>When you're ready to pay, open Samsung Pay on your phone. Tap Pay, and select your preferred card. Tap PIN or IRIS, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.</p> <p>Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.</p>  <p>Make an in-store payment with Samsung Pay, Samsung, https://www.samsung.com/us/support/answer/ANS00045102/ (last visited Apr. 20, 2022).</p> |

| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| | |  <p>User authentication</p> <p>Every transaction is authenticated by your fingerprint, PIN or facial recognition. If your phone is lost or stolen, you can remotely lock or erase your Samsung Pay account with Find My Mobile.*</p> <p><i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p> |
| 19j | displaying a summary of selectable payment account options on the display; | <p>A Samsung Pay-enabled computing device displays a summary of selectable payment account options on the display.</p>  <p>Tech With Brett, <i>How to Setup and Use Samsung Pay</i>, YouTube (Oct. 1, 2018), https://youtu.be/zR3xz6GYIzc?t=389; see also <i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022).</p> |
| 19k | receiving a payment selection and | A Samsung Pay-enabled computing receives a payment selection and approval authorization from a valid device user via the device input. |

| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| | approval authorization from a valid device user via the device input; and |  <p>Tech With Brett, <i>How to Setup and Use Samsung Pay</i>, YouTube (Oct. 1, 2018), https://youtu.be/zR3xz6GYIzc?t=389; see also <i>Samsung Pay</i>, Samsung, https://www.samsung.com/us/samsung-pay/ (last visited Apr. 20, 2022); Jessica Dolcourt, <i>How Samsung Pay works (pictures)</i>, CNET (Mar. 3, 2015 8:57 a.m. PT), https://www.cnet.com/pictures/how-samsung-pay-works-pictures/2/.</p> |
| 191 | responsive to receiving an NFC transaction payment request, generating a limited-use payment information for use in place of card issuer payment information, | <p>A Samsung Pay-enabled computing device, responsive to receiving an NFC transaction payment request, generates a limited-use payment information for use in place of card issuer payment information.</p> <p>3. How is a cryptogram generated?</p> <p>A cryptogram is generated using at least three pieces of information: the digital token, the application transaction counter (ATC), and a secret key. The cryptogram is designed to appear fully random to anyone that does not have the secret key. This works to prevent a cryptogram from being guessed. The secret key is generated by the payment networks and is protected, end to end, between the payment networks and TrustZone on the device. Only one cryptogram can be generated per explicit user authorization. The cryptograms are used to tie an ATC to a digital token and help to prevent modification of the ATC. This in turn helps to prevent transaction information used for one purchase from being reused for multiple purchases.</p> <p>FAQs, Samsung (Aug. 7, 2016) available at https://security.samsungmobile.com/doc/Press_Guidance_Samsung_Pay.pdf. See also <i>Mobile payments with digital wallets and tokenization: How Google Pay, Apple Pay and Samsung Pay protect your card details</i>, Advantio (Feb. 22, 2021), https://www.advantio.com/blog/mobile-payments-with-digital-wallets-and-tokenization-how-google-pay-apple-pay-and-samsung-pay-protect-your-card-details; US Payments Forum, <i>EMV Payment Tokenization Primer and Lessons Learned</i> at 12 (June 2019) available at https://www.uspaymentsforum.org/wp-content/uploads/2019/06/EMV-Payment-Tokenization-Primer-Lessons-Learned-FINAL-June-2019.pdf; EMVCo, <i>EMV® Payment Tokenisation Specification – Technical Framework v2.1</i> at 35–36 (Jun. 14, 2019) available at https://www.emvco.com/emv-technologies/payment-tokenisation/.</p> |

19m

wherein the NFC interface is operable to transmit said payment information from said electronic device to the NFC recipient of the transaction; and

A Samsung Pay-enabled computing device has an NFC interface that is operable to transmit said payment information from said electronic device to the NFC recipient of the transaction.



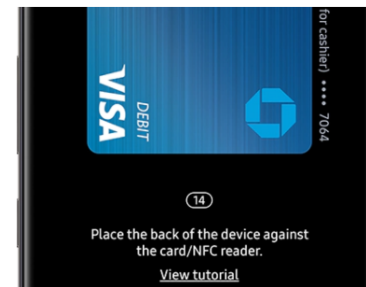
Samsung Pay, Samsung, <https://www.samsung.com/us/samsung-pay/> (last visited Apr. 20, 2022).

Make a payment using the app



With Samsung Pay, you can purchase things without digging through your wallet.

When you're ready to pay, open **Samsung Pay** on your phone. Tap **Pay**, and select your preferred card. Tap **PIN** or **IRIS**, and then enter the required security information. Or if you have fingerprint security set up, simply place your finger on your phone's fingerprint scanner.

Next, hold the back of the phone up to the contactless reader and perform your desired actions to complete your purchase.



Make an in-store payment with Samsung Pay, Samsung, <https://www.samsung.com/us/support/answer/ANS00045102/> (last visited Apr. 20, 2022); *see also* Tech With Brett, *How to Setup and Use Samsung Pay*, YouTube (Oct. 1, 2018), <https://youtu.be/zR3xz6GYIzc?t=389>; Jessica Dolcourt, *How Samsung Pay works (pictures)*, CNET (Mar. 3, 2015 8:57 a.m. PT), <https://www.cnet.com/pictures/how-samsung-pay-works-pictures/2/>.

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| 19n | wherein further the processor is operable to cause the display to visually convey a status of the transaction. | <p>A Samsung Pay-enabled computing device includes a processor is operable to cause the display to visually convey a status of the transaction.</p>  <p>You'll see a transaction notification pop up at the top of the screen. Lexy Savvides/CNET</p> <p>If you're using a debit card through Samsung Pay, you may still need to enter the card PIN on the terminal. Once the payment is made you'll get a notification that confirms the merchant name and the amount. It's also listed in the Samsung Pay app.</p> <p>Lexy Savvides, <i>Samsung Pay: Everything you need to know (FAQ)</i>, CNET (July 21, 2021 3:00 a.m. PT), https://www.cnet.com/how-to/samsung-pay-everything-you-need-to-know-faq-mobile-wallet/.</p>  <p>CNET, <i>Apple Pay vs. Samsung Pay vs. Google Pay: Which is best?</i>, YouTube (Jun. 12, 2018), https://www.youtube.com/watch?v=LkM_Z3o8T4g. See also <i>Mobile payments with digital wallets and tokenization: How Google Pay, Apple Pay and Samsung Pay protect your card details</i>, Advantio (Feb. 22, 2021), https://www.advantio.com/blog/mobile-payments-with-digital-wallets-and-tokenization-how-google-pay-apple-pay-and-samsung-pay-protect-your-card-details; US Payments Forum, <i>EMV Payment Tokenization Primer and Lessons Learned</i> at 12 (June 2019) available at https://www.uspaymentsforum.org/wp-content/uploads/2019/06/EMV-Payment-Tokenization-Primer-Lessons-Learned-FINAL-June-2019.pdf; EMVCo,</p> |

| Claim No. | Claim Language | Samsung Pay-enabled computing device |
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| | | <i>EMV® Payment Tokenisation Specification – Technical Framework v2.1</i> at 35–36 (Jun. 14, 2019) available at https://www.emvco.com/emv-technologies/payment-tokenisation/ . |